

REAL ROMANCES OF THE BUSINESS WORLD

A Draft on His Friend the Shah

BY RICHARD SPILLANE.

Life had no problems for Mr. Hamilton Laidlaw Ward except at such irregular intervals as it became necessary for him to interview his respected sire. Then the panics that brought convulsions to the rest of the world, political upheavals, strikes and various catastrophes affecting capital and labor, were of minor importance as compared with his personal affairs. The old man stormed and raged, threatened and scolded for days or possibly a week—and then surrendered. Whereupon Ham proceeded to make up for lost time and to blot from his memory the penitential period.

Ham had no particular vices. He was an engaging and companionable person. Probably if he had not had a rich father he would have been a useful human being. But he had done nothing except enjoy life according to his own sweet will. He had lots of friends and few enemies. He had a nimble wit and was a great practical joker. He could keep a roomful of people rocking with laughter over his innumerable stories, and was even thought well of by his valet. He dressed well, knew everybody, had a wide acquaintance in London and Paris and had almost a genius for spending money. He had been expelled from two colleges and was proud of it. What he lacked of book learning was more than offset by experience. He was, in short, altogether charming, his smile so engaging, his disposition so gay and happy that nobody could be angry with him for long. His father would make the gravest resolutions to put an end to the young man's folly, but Ham would toy with him, would smile and tell a story or two, and before the old man knew it, he was signing the usual check.

It was a mystery to Hamilton's long-suffering father and to his doting mother how he acquired his spendthrift habits and his insouciance. His father had married twice—once to his business and once to his wife, and he was devoted to each. The old gentleman had hoped against hope that Ham would settle down and go into business, but Hamilton had no such intention or desire. He was perfectly content to let things continue as they were.

If it had not been that the elder Ward had suffered some reverses, and also some indignities, his son might have pursued the even tenor of his way to the end. But when Hamilton Laidlaw was thirty he got the shock of his life. When he went on his usual pilgrimage of plunder the old gentleman said "No!" He said it in a voice quite different from that he usually employed. He spoke in a cold tone he never had used to his son before. He told the young man some unpleasant truths. He told him he was a parasite and a waster, that he never had earned an honest dollar and never had done a worthy deed. He told him his foolishness would have to cease then and there, for he would get no further aid to pursue his evil course. However indulgent the father had been in the past, it could not be the same in the future, simply because he had not the means.

"I am," he said, "probably as much to blame for your present bad fortune as you are. I realize the fault is not altogether yours. But you are not going to squander any more of my money. You will have to go to work. You are starting pretty late. You will have to earn your own living from this time on. You are unfitted for ordinary business, but there are a few lines in which you may succeed if you apply yourself. A lot of our account persons have fattened through you heretofore, at my expense. It will be necessary now for you to fatten at their expense. If you fail you are the one to suffer. Now there are two or three branches to consider."

According to the elder Ward's ideas, his son might sell bonds, sell life in-

urance or sell diamonds. In either instance it would be necessary for him to use to advantage the acquaintance that heretofore had proved so costly. Father and son discussed the three lines in detail. Then the young man, with fine discrimination and some presence of mind, considering the mental shock he had received, selected the diamond field. It looked most like ready money. He always had liked diamonds, anyhow. It would not require any money to launch him as a peddler or as a peddler of life insurance, whereas there might be an anchor to windward in the proposition the old man set forth in regard to the diamond business. The elder Ward was willing to put up \$25,000 to establish his son as partner with a rather staid and steady person named Hodgkins.

It was a dreadful experience for Hamilton for the first six months or so. To get down town at 10 o'clock in the morning was absurd, if not actually brutal, in the light that his retiring hour for years had been when the milk wagons came out. It was difficult to see why he should allow business to interfere with pleasure, and if he had not been so extremely good-natured he would have resented the criticisms and complaints of Mr. Hodgkins.

Mr. Hodgkins could not resist him any more than could the elder Mr. Ward. Soon Mr. Hodgkins was as subservient a tool in the hands of the debonaire Hamilton as that young man could desire. Now and then Hodgkins prodded him a bit, urging him to take advantage of his wide acquaintance among spenders, and pointing out the

many advantages he had to promote their business. But, sad to relate, Ham rarely sold anything unless his friends, knowing of his connection with the diamond house, saw or thought they saw, an opportunity to get a greater bargain through him than they could get through other channels. Mr. Hodgkins had hopes whenever Hamilton towed one of those sheep to the market place, and proceeded to bleed the victim in the most artistic way.

Seemingly young Ward enjoyed himself just as much as a diamond salesman as he had in the days of his great freedom with money. Unconsciously he absorbed a little of business. It would take a good many years to sober him and bring him to the class of the ordinary business man, but he had reason to know that if he did not make a success in his business venture it would go hard with him. Affairs were not at all well with the father. The old gentleman had over-stayed his time. Younger and more energetic men were taking business from him. His fortune was almost gone.

This was the situation when one of those peculiar episodes in Wall Street brought about a hurricane of the money market. Some gentleman of large enterprises and an acquiring disposition saw something another gentleman had that he thought it would be well for him to possess. The other gentleman did not wish to let go what he had, and in his resentment tried to grab something the acquiring gentleman considered peculiarly his own. Then there was merry war.

Properties way out on the Pacific coast, way down in the Gulf country,

way up in the borderland of Canada, out in the Middle West, railroads, mills, bonds, stocks and all sorts of securities suddenly were affected. The sun rose as usual and set as usual. People went to work and returned from their labors. Trains ran and machinery whirled, but a lot of talented persons acted as if the world were coming to an end—and all because those two gentlemen referred to had disagreed, and were pulling and hauling each other.

You would not think a little thing like a quarrel between two gentlemen in Wall Street would affect the diamond market, but it did. Nobody wanted to buy diamonds. The stringency could not have come at a more inopportune time for the firm of Hodgkins & Ward. They had sold what was for them a considerable amount of stuff, but they had not been paid for it. They had connections with Paris and Amsterdam houses, and had a good many bills to meet, on which they could not get extensions. And they did not have a bank balance of any great nobility of proportions.

Mr. Ward did not worry, but Mr. Hodgkins did. The struggle down Wall Street had lasted for several weeks, and some persons thought the whole business fabric was being shattered. Mr. Hodgkins, who was given to reading everything that was pessimistic and gloomy, feared there was more truth than poetry in the dire forebodings.

He went over his books and then sent a hurry call for Ward. The young man was inclined to treat the affair lightly, let things take their usual drift, depending on luck to take care

of him, as usual. Hodgkins was almost tearful. At last young Mr. Ward was impressed. He went to some friends for aid and was politely but distinctly turned down. They did not have money to lend to any one just then. Everybody was suspicious; everybody was holding on to what he had for dear life.

When the partners parted that afternoon it was with the cheerful prophecy from Mr. Hodgkins that if they were not able to anticipate some collections within thirty days the firm of Hodgkins & Ward would hit the ceiling.

Mr. Ward smiled and went his way, blithe and gay as usual. What if they did fail? That was the spirit he gave out, but really he was perturbed. The boy he bought a 1-cent paper from he gave a nickel and neglected to get his change. To the woman who kept the flower stand near the Subway he gave a quarter and took in exchange a 5-cent carnation. At the bridge he gave up his seat to a girl whose smile of thanks he failed to notice. Usually Mr. Ward did not miss anything where a pretty girl was concerned. But just at that particular moment a headline in an evening paper caught his eye and drove all thought of pretty girls from his head. The item had to do with His Serene Majesty the Shah of Persia. The ruler of that Eastern empire, according to the cable report, was paying one of his periodical visits to Paris. City of Light. When the Shah visited Paris the city was lighter and livelier than usual.

The Shah suggested something to Mr. Ward. As he turned the idea over in his mind he laughed out loud. He was in the best of humors when he got up, and ate a glorious dinner. He sported around in the usual way, and awakened next morning as happy as a child. For the first time since his association with Mr. Hodgkins he was at the office before 10 A. M. He put his arm around the amazed shoulders of Hodgkins, shook that glum gentleman up a bit, and then announced triumphantly that all was well, and they were going to straighten out the firm's monetary affairs, and going to do it right away.

"No," he said in answer to Hodgkins, he had not "borrowed anything," nor did he intend to. Just had a scheme, that was all. He was going to draw on his old friend, the Shah, for \$10,000—50,000 francs.

Had he known the Shah long? No; only met him once. Didn't even have a bowing acquaintance. Had met the old boy in Paris. Shah in one carriage riding in the Bois de Boulogne, Ward and some boon companions in another on the opposite side of the drive. Then he went into details. Hodgkins did not have as sprightly a mind as young Ward, and did not grasp things at once, but after a while the few moral protests that surged from his soul were stilled and he was ready to agree with Ward that it was the only thing to do. Briefly stated, this is what Ward proposed:

He would draw on the Shah and the bank would forward the draft to Teheran. The Shah was a riotous spender, and while it might be unusual it would not be surprising for a diamond dealer with connections in both Paris and Amsterdam to make a draft on the ruler of the Persians, especially as that august King had on occasions bought a peck or two of precious stones to shower upon his favorites or to adorn his royal person.

It would take several weeks for the draft to get to Teheran and several weeks for its rejection to be returned to New York. By the time the draft was returned, protested, the situation would have cleared up, some of the money due Hodgkins & Ward would be paid. Only the protest fee on the draft would amount to much. The bank would extend credit to the firm on account of depositing the draft. It was not a particularly moral thing to do, but it was either that or put up the shutters.

The draft was drawn and Mr. Ward to give a fillip to the affair wrote a letter to the Shah. This he attached to the draft, and draft and letter were

deposited in the bank to be forwarded to Teheran.

"My dear Shah," it read, "I am sending along a little draft on you, and hope it will not give you a chill."

"You probably have as pleasant recollections of our last meeting in Paris as I have. I have thought of it often of late. It has been an inspiration and a joy to me. Without that memory life just now, as I view it, would be dark indeed."

"There is one thing that disturbs me greatly, I hope you will accept the suggestion I make in the true spirit in which it is meant. I was grieved to note, as we parted in Paris—in the Bois—that your health was not as robust as it should be. I feared you would not be spared to gladden the hearts of your devoted subjects and of the world at large unless you exercised the greatest prudence. Take care of yourself, dear Shah. I implore you. If at any time you want me to go to Teheran or join you in Paris, just let me know. And let me remind you that I am still in the diamond business, but, of course, this has nothing to do with our friendship. Yours sincerely,"

Mr. Ward dug up a few red stickers from the stationery shop near by and gummed them at artistic intervals over the letter, and laced it together with proper official tape. There was an old stamp, too, in the office, a relic of the days when Mr. Hodgkins was a notary public. This was used freely in all blank spaces. Mr. Ward was really proud of his job when it was taken away to the bank and started upon its journey.

A draft for 50,000 francs looks good. It looks especially good at a time when business men are not depositing freely.

Hodgkins & Ward played very close to the cushion in money matters during the next month, despite the credit the draft gave to them, deferred paying bills as much as they could with good grace, and were delighted to get some remittances which they were careful would not be made until a later date. The war ended in Wall Street and was forgotten, and somehow business promptly resumed its ordinary course. Then Mr. Hodgkins ceased to be pessimistic. The danger point had passed. The expedient of Mr. Ward, who knew nothing about business, but who had an agile brain, had saved the day!

It was seven weeks after the draft had been put in the bank when Mr. Hodgkins, in answering the telephone, suddenly went red in the face. It was a message from the bank. Something had arrived from Teheran, Persia, that the firm of Hodgkins & Ward ought to attend to. Mr. Hodgkins made as diplomatic a reply as he could, and then sat down and began to worry. He was still worrying when Mr. Ward chanced in. Hodgkins told his fears. Ward suggested the boy might be sent over to act as goat. The boy returned with the most formidable looking document. When the seal was broken, neither of the partners could tell what the letter said. The communication was in dots and dashes, squares and circles, triangles and hooks. Mr. Ward tried it on the stenographer, but she said it was not in her system. He must have his little joke.

He called up the Persian Consul on the phone and told him he had just received a letter from his old friend, the Shah, but there were a few words he could not make out, as His Majesty's hand was apparently a trifle shaky when he wrote it. Would the Consul be in his office for the next half hour, as Mr. Ward desired him to translate the document. There was a sputter at the phone, and this is what the Persian Consul tried to say, even if not in his exact words:

It was not long before an excited gentleman wearing a fez entered the office of Hodgkins & Ward. He bowed several times to Mr. Ward when that person introduced himself, and then he took up the letter. He read it

through, and in broken English gave his version of its contents.

It was not from the Shah in person, he was sorry to say, but from one close to His August Majesty. It read about as follows:

"From the first servant of His Excellent Highness, the King, Son of Kings, the victorious ruler of the East and West, to our most beloved friend, whom we pray Allah to preserve forever!"

"It was by a hand shaken by emotions of joy that we received your esteemed and valued missive addressed to our high lord, the Shah, upon whom the blessings of Allah will fall. His Serene Highness, for whose life you have shown so much consideration, is still absent from among his loving subjects, and as I am his right hand it devolves upon me to take up the burden of answering your gracious letter."

"We have paid your kindly draft, for which much thanks. But we would hope that in future when you favor us with drafts you will accompany them by the royal order, for the order of His Majesty's Chamberlain. Now that we hope the present matter is settled to your satisfaction, there only remains for us the opportunity to most fervently pray for the preservation of your worthy person."

"Wishing you unceasing happiness, it shall be my prayer that you shall be a resident of Al-Jannat (Paradise), and that we shall meet you there."

When the Persian Consul bowed himself out, Mr. Ward and Mr. Hodgkins fell into each other's arms. Then they sat down. Mr. Hodgkins wiped his brow.

"What shall we do now?" he asked. "We will have to send the money back."

Mr. Ward lit a cigar and thought for a moment.

"No," said he, "that cannot be done. It would be cruel. If we sent it back, the Grand Vizier would lose his job, or his head—or both. I think we will have to give this money to charity." Mr. Hodgkins thought so, too, and asked what charity Mr. Ward would recommend. Mr. Ward said he did not believe in indiscriminate charity, but favored giving only to the deserving poor. Then he smoked a little more, and when Mr. Hodgkins timidly asked again for a suggestion, said:

"Well, I have been thinking over this matter seriously. Hodgkins, for the last few minutes, and I honestly do not know of any more deserving poor than ourselves."

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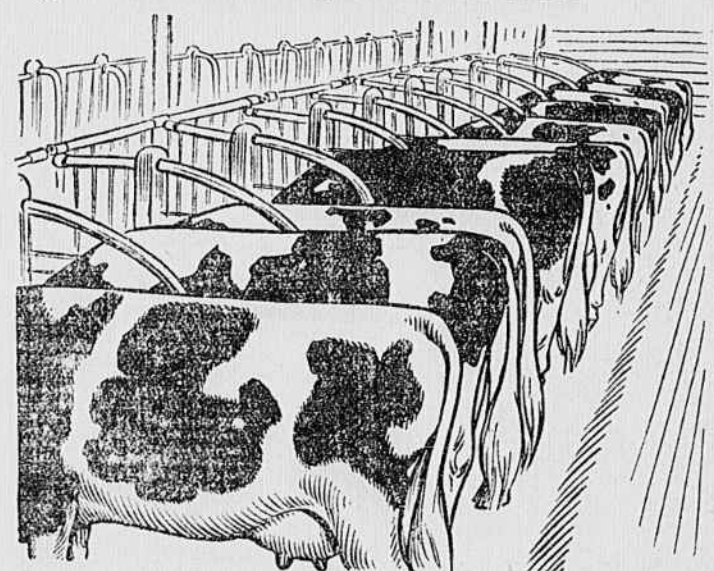
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